7/05/11 9:22:32 DK T BK 3,317 PG 354 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Please return to: This instrument prepared by Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 (501) 663-6200 Grantor's Address:
The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2
C/o Saxon Mortgage Services, Inc.
4708 Mercantile Drive
Fort Worth, Texas 76137
(800) 594-8422

Grantee's Address: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 (501) 663-6200

Indexing Instructions: Lot 7, 1st Addition, Ranch Meadows Subdivision, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, James E. Collins Jr. and Carolyn D. Collins executed a Deed of Trust dated April 4, 2005 in favor of Kevin O Brien Law Firm, Trustee(s), and Mortgage Electronic Registration Systems, Inc. as nominee for Novastar Mortgage, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, Novastar Mortgage, Inc.; and

WHEREAS, said Deed of Trust was filed of record on April 19, 2005, and recorded in Book 2,199 at Page 102 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Kevin O Brien Law Firm or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Kevin O Brien Law Firm or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, the owner and legal holder, has

further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the day of ________, 2011.

Name: Manay G. Fouster Title: AGST. Wa President

Saxon Mortgage Services, Inc. as attorney in fact for The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2

STATE OF PERCOS On this 15 day of Aut , 2011, before me, Illenie Liberii*, Notary Public, personally appeared Hady M. Duler , who acknowledged that s'he was the Aut of Saxon Mortgage Services, Inc. was the duly and properly appointed Attorney in fact for The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the document. Witness my hand and official seal this the day of Quit , 2011. My Commission Expires: My Commission Expires: My Commission Expires

April 08, 2014